

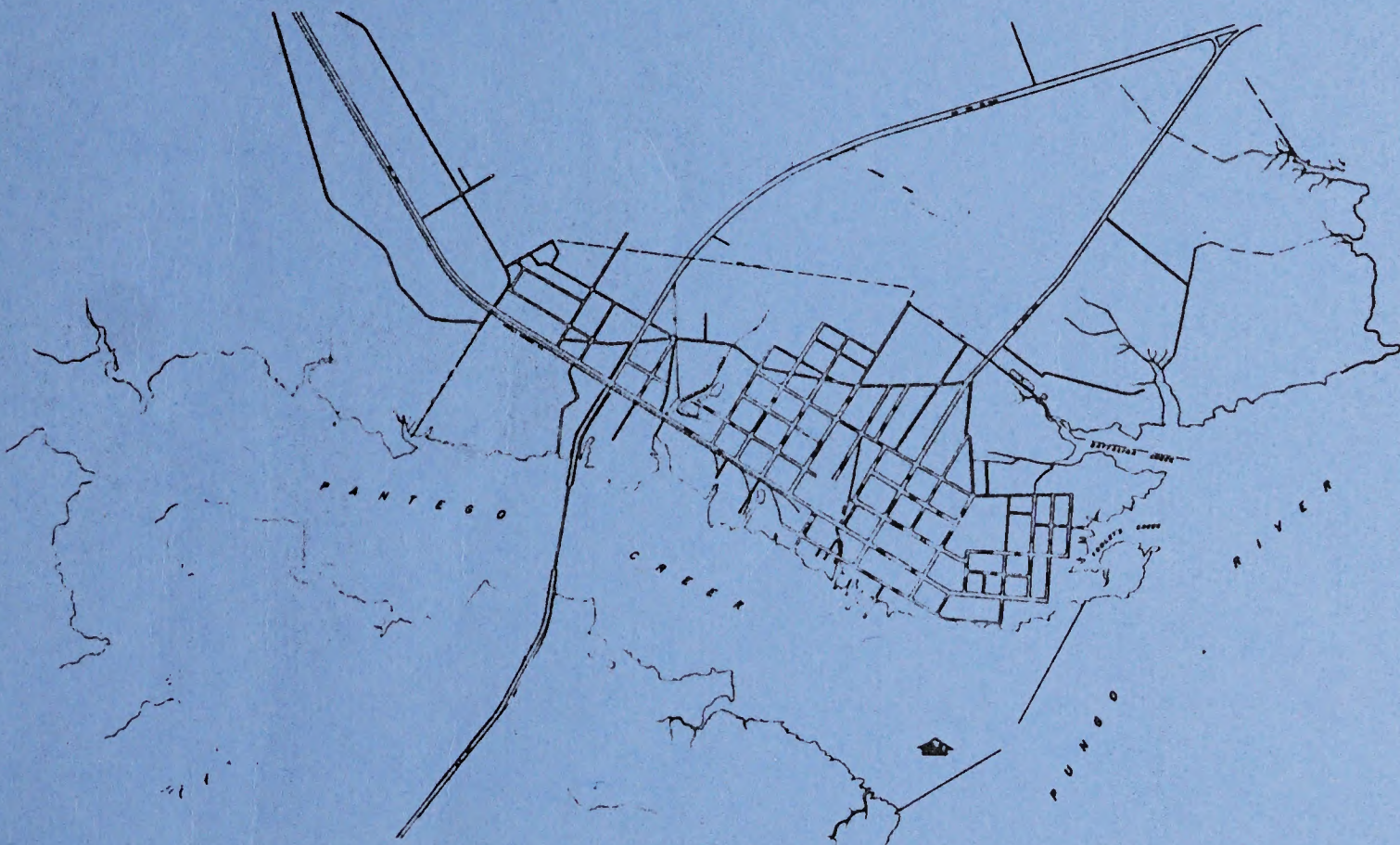
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# HOUSING ELEMENT



MARCH 1978

**BELHAVEN**  
NORTH CAROLINA







Project Title: <b>Housing Element: Belhaven, North Carolina, 1978</b> Date: <b>March, 1978</b>	
Agency: <b>U.S. Dept. of Natural Resources &amp; Community Development</b> Division of Community Services P.O. Box 17887, Raleigh, N.C. 27611	Report No.: <b>101</b> Date: <b>March, 1978</b>
Department of Housing and Urban Development 400 Indiana Avenue, N.W. Washington, D.C. 20510	Report No.: <b>101</b> Date: <b>March, 1978</b>

## HOUSING ELEMENT: BELHAVEN, NORTH CAROLINA, 1978

MARCH, 1978

Copies available at: <b>Yates Hall</b> <b>Town of Belhaven, North Carolina</b>	Project No.: <b>101</b> Date: <b>March, 1978</b>
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PLANNING DEPARTMENT  
WASHINGTON, D.C. 20540

Dr. Charles J. ...  
James M. ...  
George H. ...  
R. J. ...

...  
...  
...

PLANNING DEPARTMENT  
WASHINGTON, D.C. 20540

Dr. C. J. ...  
Frank ...  
R. ...

W. F. ...  
W. H. ...

PLANNING DEPARTMENT  
WASHINGTON, D.C. 20540

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HOUSING ELEMENT: BELHAVEN, NORTH CAROLINA, 1978

PREPARED BY  
BELHAVEN PLANNING BOARD

Dr. Charles Johnson, Chairman  
James W. Joyner, Vice-Chairman  
George R. Ebron, Jr.  
W. R. Edwards

G. T. Swinson  
Christine Taylor  
C. G. Tinker

FOR  
THE CITIZENS OF BELHAVEN  
TO BE IMPLEMENTED BY  
BELHAVEN TOWN COUNCIL

Dr. C. O. Boyette, Mayor  
Frank Ambrose, Jr.  
W. Waverly Bond

W. P. O'Neal, Jr.  
W. H. Snell

TECHNICAL ASSISTANCE PROVIDED BY THE  
NORTH CAROLINA DEPARTMENT OF  
NATURAL RESOURCES AND COMMUNITY DEVELOPMENT

John Harenza, Community Planner  
Muriel Alligood, Secretary  
Mike Yount, Draftsman

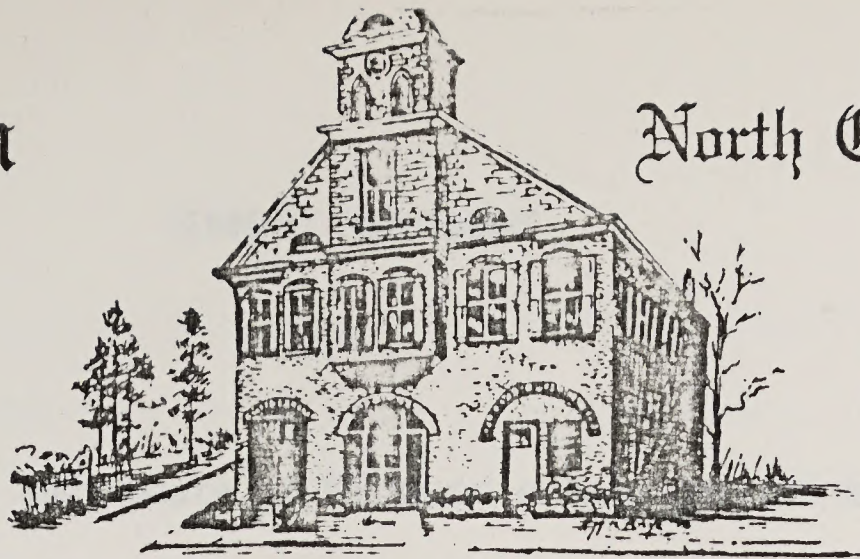






# Belhaven

# North Carolina 27810



Established 1889

**MAYOR**

Dr. C. O. Boyette

**CITY MANAGER**

Ralph M. Wallace

**CITY CLERK**

Mildred Hopkins

**CITY COUNCIL:**

W. H. Snell, Mayor Pro-Tem.

W. P. O'Neal, Jr.

W. R. Edwards

Reubin J. Williams

Robert B. Whitley

## LETTER OF TRANSMITTAL

We, the Board of Commissioners of the Town of Belhaven, do hereby endorse the Belhaven Land Use and Housing Elements (Housing Element: Belhaven, North Carolina, 1978, and An Addendum to the Land Development Plan: Belhaven, North Carolina, 1978) as general guides to the future growth and development of Belhaven, this 20 day of March, 1978.

Mayor

Town of Belhaven, North Carolina

ATTEST:

Town Clerk







## SUMMARY STATEMENT

### [§ 600.73(c)]

The development and update of Belhaven's land use and housing elements address the comprehensive plan requirement as stated in the above section. Both plans include broad goals and annual objectives. (Refer to Goals and Objectives section of both plans.) Also, the programs, as specified in both elements, were developed to accomplish the objectives and procedures outlined in the plan. Furthermore, both plans set forth criteria for evaluating whether or not the land use and housing plans' annual objectives are being met.

### [§ 600.73(c), (d)]

The land use and housing elements' supporting documents are:

- A. Land Development Plan, Belhaven, North Carolina, May, 1976.
- B. Neighborhood Analysis, Belhaven, North Carolina, 1969.







[§ 600.73(e) (1)]

Primary responsibility for implementation of the land use and housing elements rests with the Town of Belhaven. Town departmental officials, planning boards, and other appointed boards are encouraged to make decisions that complement the town's land use and housing three-year program activities.

No specific county legislative action is necessary for implementation of program activities. However, the town and townspeople are aware that continued intensive community development activities are dependent upon continued funding beyond the local level.

[§ 600.67(b)]

The consistency requirement of land use and housing elements was fulfilled by utilizing the same population base data and projections and by prioritizing complementing annual objectives.

[§ 600.73(c) (6)]

The land use and housing elements utilize the A-95 review process for reviewing all local land use, housing, and related activities.







## TABLE OF CONTENTS

Letter of Transmittal  
Summary Statement

Page

I.	INTRODUCTION	
	Purpose	1
	Analysis of Existing Housing Studies and Activities	1
II.	HOUSING SUPPLY	
	Housing Units	3
	Housing Unit Types	3
	Household Tenure	3
	Public Housing	3
	Housing Value and Rent	4
	Age of Housing	4
	Structural Condition	4
	Housing Needs of Current and Prospective Population	5
	Enumeration Districts: Summary Data	5
	Housing Needs	7
III.	HOUSING GOAL AND OBJECTIVES	10
IV.	HOUSING POLICIES	12
V.	IMPLEMENTATION	
	Housing Plan Adoption	13
	Housing Allocation	13
	Adoption and Utilization of Land Development Plan	13
	Use of Federal Housing Funds	14
	Neighborhood Cleanup	14
	Citizen Participation	15
	Evaluation	16

Appendix

Assessments















## PURPOSE

The primary purpose of this document is to fulfill the Federal requirements for the land use and housing elements as required of participants in the U.S. Department of Housing and Urban Development's Comprehensive Planning Assistance (701) Program. This document will address only the housing element requirements.

## ANALYSIS OF EXISTING HOUSING STUDIES AND ACTIVITIES

In May, 1976, a land development plan for the Belhaven planning area was prepared by the Division of Community Assistance of the N.C. Department of Natural and Economic Resources. While the plan was primarily concerned with land development activities in the area, an examination of housing conditions was also included. The examination, based on 1960 and 1970 census data, included an analysis of such factors as housing type, tenure, occupancy characteristics, and structural conditions. Due to the availability of this analysis and the HUD policy to accept previous plans to the extent that they meet the requirements for the development of the housing element, this document will not undertake a re-analysis of existing housing data. Housing data will be presented only in summary form. However, to enable the reader to further examine housing conditions within the planning area, the summary data will be referenced to enable easy location in the 1976 Land Development Plan.

Prior to formulation of the 1976 Land Development Plan, the only major document addressing housing needs and conditions in the Belhaven planning area was the Neighborhood Analysis, Belhaven, North Carolina. This study, which was prepared in 1969 by the Division of Community Planning of the N.C. Department of Local Affairs, inventoried and analyzed the housing, social conditions, population, economy, commercial, and other facilities within the town. The







study included recommendations aimed at upgrading the quality of life in the area.

Another study which indirectly addressed housing in the Belhaven planning area was the Initial Housing Element which was prepared by the Mid-East Economic Development Commission in 1971. The document inventoried housing in the region and contained recommendations to solve housing problems.

In addition to undertaking the above-mentioned studies, the town has attempted to utilize Federal funds to upgrade housing in the area. In 1977, the town applied for community development block grant discretionary funds in order to undertake comprehensive neighborhood improvements in low- and moderate-income areas. The application for these funds was rejected by the U.S. Department of Housing and Urban Development. The town is currently in the process of re-applying for Community Development funds.







This chapter has two main purposes. (1) to present data concerning housing conditions in the United States and (2) to provide information on the housing needs of the current and prospective population of the area. As indicated earlier, the two following chapters, Development of Housing and Problems of Housing, are devoted to a detailed study of the housing problem in the United States. This chapter, however, is devoted to a general survey of the housing situation in the United States as it appears in the report of the Committee on Housing and Urban Development. The data presented in this report are in general form and are not intended to be used as a basis for statistical analysis in the United States.

## PART II HOUSING SUPPLY

### Housing Unit Types

The data in this chapter are based on the 1960 Census of Housing. It is the first time that the Census Bureau has provided data on the types of housing units in the United States. The data are presented in the following tables. The first table shows the number of housing units in the United States by type of unit. The second table shows the number of housing units in the United States by type of unit and by size of unit. The third table shows the number of housing units in the United States by type of unit and by size of unit and by value of unit.

### Housing Tenure

In 1960, 60% of the housing units in the United States were owner-occupied. This is a decrease from 62% in 1950. The percentage of owner-occupied units has been declining since 1940. The percentage of owner-occupied units in the United States is shown in the following table.

### Housing Location

The data in this chapter are based on the 1960 Census of Housing. It is the first time that the Census Bureau has provided data on the location of housing units in the United States. The data are presented in the following tables. The first table shows the number of housing units in the United States by location. The second table shows the number of housing units in the United States by location and by size of unit. The third table shows the number of housing units in the United States by location and by size of unit and by value of unit.







This chapter has two major purposes: (1) to present data concerning housing conditions in the Belhaven area, and (2) to present indicators of the housing needs of the current and prospective population of the area. As indicated earlier, the 1976 Belhaven Land Development Plan contained an in-depth analysis of housing conditions in the Belhaven area. (See 1976 Belhaven Land Development Plan, Belhaven, North Carolina, pp. 29-51.) For this reason, the data contained in this report will be presented only in summary form and for the purpose of familiarizing the reader with the housing situation in the Belhaven area.

### Housing Units

In 1975, Belhaven contained 901 year-round housing units. This figure represented a gain of 16% over the 1970 figure of 774. In 1975, the one-mile planning area contained 73 units, bringing the number of units in the planning area to 974.

### Housing Unit Types

In 1970, 92% of all housing units within the town were single-family units. At the time, 4% of the remaining units were multi-family units, while 3% were mobile homes. During the 1970-75 period, the most dramatic change in the housing situation was the rapid increase in the number of mobile homes. In the five-year period, the number of mobile homes increased by 458%.

### Household Tenure

In 1970, 63% of the units within the town limits were owner-occupied. At the time, 26% were renter-occupied while 11% were vacant.

### Public Housing

Belhaven contains one public housing project. This project, under the auspices of the Mid-East Housing Authority, contains 45 units and was opened in 1975. There are no immediate plans to expand the project, although there may be a need for additional units in the future.







### Housing Value and Rent

In 1970, the average value of a housing unit in Belhaven was \$8,839. This figure was lower than the comparable state figure of \$11,600.

At the time, 64% of the rental units in the area rented for less than \$60 per month. In addition, 21% of all rental units required no cash rent.

### Age of Housing

No direct data concerning age of housing in Belhaven was contained in the 1970 census. The 1976 Land Development Plan, however, estimated that approximately 41% of the housing units in Belhaven were constructed prior to 1939. This figure amounted to 317 units.

### Structural Condition

As indicated earlier, a neighborhood analysis of Belhaven was conducted in 1969. Although the data contained in the analysis is now nine years old, it still remains the most recent evaluation of the structural condition of housing in Belhaven. According to the analysis, approximately 59% of the housing units in the Belhaven area were classified as "sound," while the remaining 41% had minor or major deficiencies which needed to be corrected. It should be noted that this figure should be considered to be very conservative due to the limitations of data used in the analysis. It was also noted in the analysis that many of the 130 units having major deficiencies were probably beyond remedial action. Thus, the only feasible action was demolition of the units.

As indicated in the 1976 Land Development Plan, approximately 130 housing units in Belhaven require immediate replacement because of their substandard or dilapidated condition. An additional 99 units require some rehabilitation which would consist of adding rooms to alleviate overcrowding. Thus, approximately 229 units, or 29.6% of existing housing stock, are substandard.







## Housing Needs of Current and Prospective Population

To this point, this chapter has presented, in summary form, an analysis of housing within the Belhaven area. While this data has been presented for the town as a whole, the census also provided data for specific geographic areas within the town. These data can be used as indicators of housing need of the current population of the planning area. The enumeration districts for which the data are presented are indicated in Illustration I.

### Enumeration Districts: Summary Data

Enumeration districts are geographic subareas of the town used by the Census Bureau for statistical tabulation purposes. Enumeration District I is that area of Belhaven bounded by West Main Street, King Street, Pantego Street, U.S. 264 Alternate, and the town boundary to the north and west. Enumeration District II is the remainder of the town.

Following are 1970 summary data concerning housing conditions in Enumeration districts I and II.

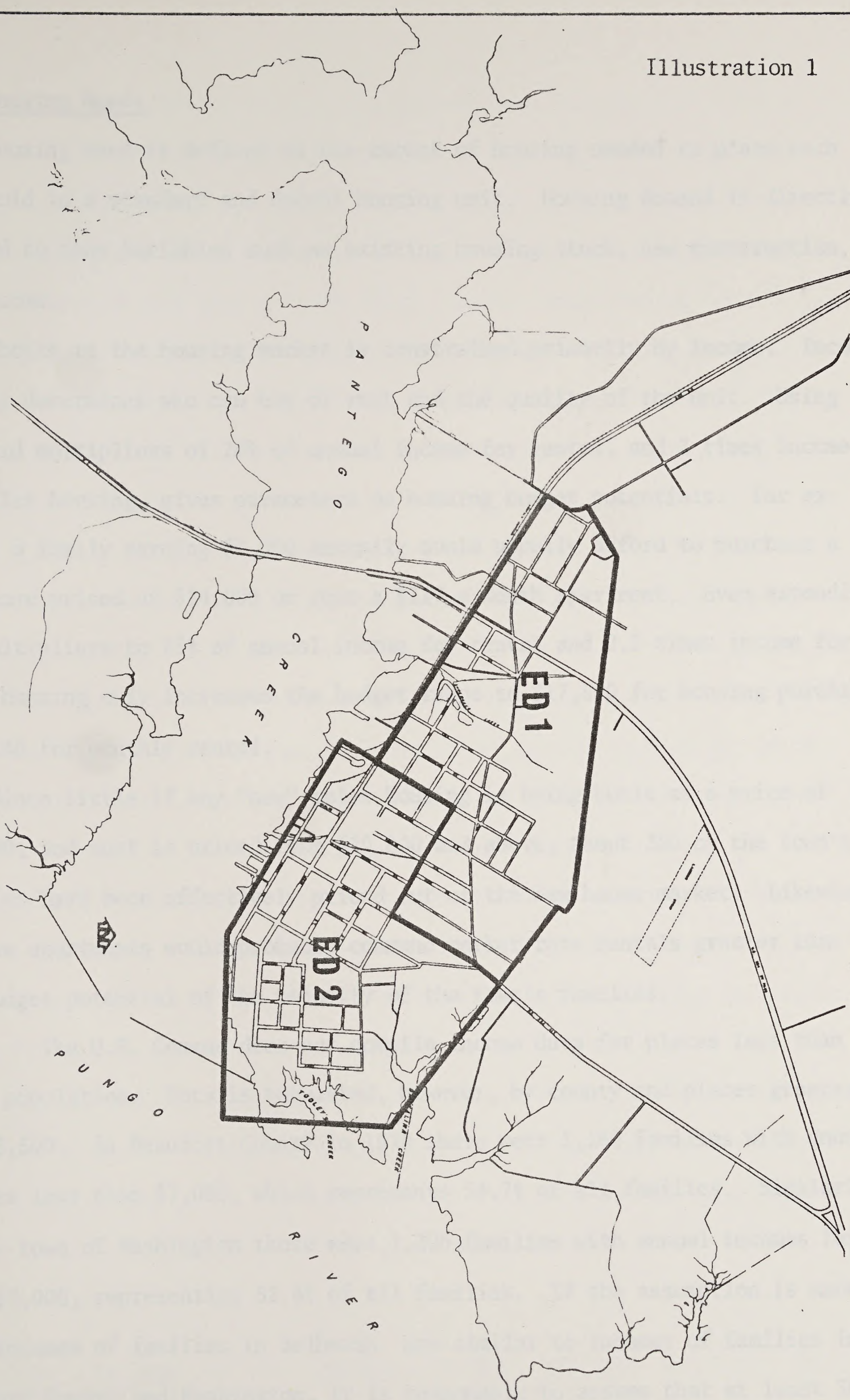
- In 1970, ED I contained 365 housing units, or 47.2% of the town's housing units. At the time, 409 units were located in District II.
- In 1970, 20% of the occupied units in ED I were overcrowded, i.e., had more than 1.01 persons per room. Within ED II approximately 6% of the occupied units were overcrowded. In each district, the incidence of overcrowding in minority-occupied units was greater than among white-occupied units. In ED I, 27% of the minority-occupied housing units were overcrowded; while in ED II, 14% of minority-occupied housing was overcrowded.
- At the time, 56% of the occupied housing units in ED I lacked complete plumbing facilities, while in ED II 20% of the units lacked complete plumbing. Again, the incidence of incomplete plumbing was greater among minority-occupied units. Within ED I, 70% of the minority-occupied units lacked complete plumbing facilities, while 56% of the minority-occupied units in ED II lacked these facilities.
- In 1970, the average value of an owner-occupied unit in ED I was \$6,195, while the value of a minority-occupied unit was \$5,971. At the same time, the average value of an owner-occupied unit within ED II was \$11,483, while the value of a minority-owned unit was \$7,128.
- In 1970, the vacancy rate within ED I and ED II stood at 10.7%.







Illustration 1









## Housing Needs

Housing need is defined as the amount of housing needed to place each household in a standard and decent housing unit. Housing demand is directly related to many variables such as existing housing stock, new construction, and income.

Choice in the housing market is constrained primarily by income. Income largely determines who can buy or rent and the quality of the unit. Using standard multipliers of 20% of annual income for rental, and 2 times income for sales housing, gives parameters on housing budget potentials. For example, a family earning \$7,000 annually could usually afford to purchase a new house priced at \$14,000 or rent a \$117 a month apartment. Even extending the multipliers to 25% of annual income for rental and 2.5 times income for sales housing only increases the budget range to \$17,500 for housing purchase and \$146 for monthly rental.

Since little if any "new" sales housing is being built at a price of \$15,000, and most is priced from \$20,000 and above, about 350 of the town's families have been effectively priced out of the new house market. Likewise, any new apartments would probably command market-rate rentals greater than the budget potential of the majority of the town's families.

The U.S. Census does not compile income data for places less than 2,500 population. Data is tabulated, however, by county and places greater than 2,500. In Beaufort County in 1970 there were 5,160 families with annual incomes less than \$7,000, which represents 54.7% of all families. Similarly, in the town of Washington there were 1,206 families with annual incomes less than \$7,000, representing 52.8% of all families. If the assumption is made that incomes of families in Belhaven are similar to incomes of families in Beaufort County and Washington, it is reasonable to assume that at least 50%







of the families in Belhaven have annual incomes less than \$7,000. This means that about 350 Belhaven families probably cannot afford either new sales or rental housing.

Households most severely restricted in the selection of housing are those with incomes less than poverty level. Again, data limitations necessitate an estimate of these people for Belhaven. In 1970, approximately 25% of all Beaufort County families were below poverty level, compared to slightly over 25% for the town of Washington. If these rates are applicable to Belhaven, then approximately 175 Belhaven families are so affected. Public assisted housing provides shelter for approximately 45 of these households leaving 130 households with the most immediate need for adequate housing.

The elderly population forms a significant part of the low income housing market, and with the present increase in persons in this age group--over 12% in the last decade--small efficiency and one-bedroom housing with low rents/cost will be needed to accommodate this future growth.

The above-cited data provides an indication of the number of households requiring housing assistance in Belhaven. Although these estimates are based on the 1970 census, it is believed that the estimates still accurately reflect the housing needs of the town.

Currently, the U.S. Department of Housing and Urban Development considers two factors in its determination of housing need. These factors are household size and income level. At the time, the following income ranges are used by HUD to identify households eligible for assistance under the HUD Section 8 program.

Family Size	1	2	3	4	5	6	7	8+
<u>Income Limit</u>	\$6,850	\$7,850	\$8,850	\$9,800	\$10,400	\$11,050	\$11,650	\$12,250







Thus, according to the above table, a three-person household with an income of less than \$8,850 would be eligible for housing assistance under the HUD Section 8 program. Continuing efforts should be made to identify possible Section 8 program participants within the planning area.

To a large extent, the current housing needs and problems of the town will be a major contributing factor to the creation of additional housing problems in the future. While no major increases in population can be expected in the Belhaven area, it is anticipated that additional units will be required to replace units which are demolished and to house additional families in the Belhaven area. (See Population Projections, Land Development Plan.) To an extent, these families may be the result of the break-up of larger households currently residing in the Belhaven area. If immediate actions are not undertaken to improve housing conditions throughout the area, the town can expect further decreases in the quality of housing. Not only will additional units become substandard and dilapidated, but the mere existence of these units will detract from the appearance of the area, thus discouraging additional investment in the town. This lack of investment will cause additional housing problems by discouraging the construction of necessary market-rate housing and preventing growth and development of the town.







In 1975, the following objectives were established as goals for the housing program. These objectives were designed to provide a framework for the development of housing policy and to guide the implementation of the program. The objectives are as follows:

Goal: To provide a housing program which will meet the needs of the community and to ensure that the program is self-sustaining.

#### General Objective

To achieve the housing goal of the Town of Belmont, the following objectives have been established for a three-year period:

By 1978-79

#### Objectives

- (1) Establish a housing program which will meet the needs of the community and to ensure that the program is self-sustaining.
- (2) Maintain a housing program which will meet the needs of the community and to ensure that the program is self-sustaining.
- (3) Develop a housing program which will meet the needs of the community and to ensure that the program is self-sustaining.
- (4) Develop a housing program which will meet the needs of the community and to ensure that the program is self-sustaining.
- (5) Develop a housing program which will meet the needs of the community and to ensure that the program is self-sustaining.
- (6) Develop a housing program which will meet the needs of the community and to ensure that the program is self-sustaining.
- (7) Develop a housing program which will meet the needs of the community and to ensure that the program is self-sustaining.







In 1975, the Belhaven Planning Board conducted an area-wide survey to obtain information in three major areas: community problem identification, spending of public funds, and environmental issues. Utilizing the survey, additional mailings, and public meetings, a number of goals and objectives were developed by the planning board. Included among the goals was the following housing goal for the Belhaven planning area.

GOAL: To preserve and enhance existing residential neighborhoods and to insure the orderly development of new residential areas.

Annualized Objectives:

To achieve the housing goal of the Town of Belhaven, the following annualized objectives have been adopted for a three-year period.

FY 1978-79

- Objectives:
- (1) Eliminate deteriorated units through area-wide code enforcement and rehabilitation programs
  - (2) Preserve and enhance existing neighborhoods through the upgrading of community services and facilities and by discouraging blighting influences.
  - (3) Maintain a standard housing supply through enforcement of building, housing, subdivision, and zoning regulations.
  - (4) Obtain and maximize the use of Federal, state, and local funds to improve housing conditions within the area. Examples of funding sources include Community Development Funds, HUD Section 8 Housing Funds, and Farmers Home Administration Funding.
  - (5) Encourage diversity of housing types and environment through the use of open space, recreation space, and other community facilities.
  - (6) Examine the effectiveness of the current mobile home ordinance and make necessary changes to insure quality mobile home development.
  - (7) Encourage the development of assisted housing in the Belhaven area for both elderly and non-elderly households.







- (8) Institute a neighborhood beautification and cleanup program.
- (9) Conduct a housing inventory and structural condition survey of the Belhaven planning area. The survey should also include an up-dated housing needs analysis of the area.
- (10) Conduct a housing information program to inform area residents of the availability of various housing programs.

FY 1979-80

- Objectives:
- (1) Develop a growth monitoring system.
  - (2) Develop refined target areas and strategies for the elimination of deteriorated structures.
  - (3) Encourage residential development on vacant residentially-zoned land.
  - (4) Encourage the initiation of social services for private and federally-sponsored housing development where needed.
  - (5) Develop a citizen participation program to insure citizen participation in housing activities of the town.
  - (6) Continue FY 1978-79 activities.

FY 1980-81

- Objectives
- (1) Update housing and land use elements.
  - (2) Continue FY 1979-80 activities.







## PART IV

## PART IV

# HOUSING POLICIES

HOUSING POLICIES





In order to insure the achievement of the town's housing goal, it is necessary to develop policies which can be used by the town as a guide in future activities affecting housing. The policies listed below cover a wide variety of factors ranging from housing development and preservation to policies which will assure the prevention of discrimination in housing-related activities.

Following are the housing policies of the Town of Belhaven:

- To encourage the conservation and rehabilitation of housing throughout the planning area.
- To attempt to channel housing development into those areas currently possessing urban services.
- To undertake activities, including the provision of public services, which will improve and enhance existing residential areas.
- To encourage the coordination of housing and housing-related planning efforts at the local, county, and regional levels.
- To encourage the identification, preservation, and enhancement of historic structures in the planning area.
- To determine and remove any discriminatory restrictions imposed by local codes or ordinances upon the location of low-income housing or the rehabilitation, renewal, or revitalization of existing neighborhoods.
- To encourage the active participation in new construction and housing rehabilitation processes by the private sector through the provision of risk capital for housing development ventures.
- To promote the use of new materials and construction techniques which will maintain a high level of quality while lowering cost, speeding construction, and conserving energy.
- To encourage increased citizen participation in the town's housing activities.





## PART V

### IMPLEMENTATION







While the development of a housing plan is a major step in aiding the town to overcome its housing problems, the plan will be of no value unless it is implemented. For this reason, it is the purpose of this chapter to list various activities which the town can undertake to implement the plan and achieve its housing goal.

#### Housing Plan Adoption

In order to serve as a guide in housing development activities, the plan must be recognized and adopted as policy. After adoption, housing activities should be undertaken in conformance with the policies contained in the plan.

#### Housing Allocation

As indicated earlier in this report, a significant percentage of the housing units within the Town of Belhaven is substandard. While it is the overriding purpose of this plan to improve housing conditions throughout the entire planning area, it is obvious that this task will require additional funding from sources beyond the local level. Moreover, it is highly unlikely that sufficient funds will be forthcoming which will enable the town to meet all of its housing needs in a short period of time. For this reason, it is necessary that the town develop some means of allocating its housing resources throughout the area. Due to the high incidence of deteriorated housing, incomplete plumbing facilities, and overcrowding, Enumeration District I (See Illustration I) should receive priority attention in the allocation of housing resources. Currently, areas within ED I are being examined as possible target areas for Community Development funds.

#### Adoption and Utilization of Land Development Plan

Concurrent with the preparation of this document was the formulation of the 1978 Addendum to the 1976 Belhaven Land Development Plan. Included







in the Addendum to the 1976 Plan were policies and implementation measures aimed at insuring quality development in the Belhaven area. Among the implementation measures were enforcement of the town's zoning and subdivision ordinances, housing-related codes, sedimentation and erosion control ordinances, the development of a capital improvements program, and the employment of a full-time planning staff. It is obvious that each of the measures contained in the Land Development Plan will have a significant effect on housing in the Belhaven area. Thus, each of the above-indicated ordinances should be strictly enforced in order to insure proper land use and housing development. (See An Addendum to the 1976 Land Development Plan, Belhaven, North Carolina.)

#### Use of Federal Housing Funds

As indicated earlier in this report, the town will require a significant amount of additional funding in order to solve its housing problems and meet the housing needs of its citizens. In 1977, the town applied for Community Development Block Grant Funds but was rejected by the U.S. Department of Housing and Urban Development. The town is currently re-applying for Community Development funds. While the town should pursue these funds, local officials should also search for other funds which can be used in other areas of the community. The sources of these funds include the Farmers Home Administration and the HUD Section 8 Housing Program. Moreover, citizen education programs should be conducted to inform the citizens of the area of the availability of funds and technical assistance provided to aid residents in obtaining these funds.

#### Neighborhood Cleanup and Beautification Programs

In its discussion of blighted neighborhoods in Belhaven, the 1969 Neighborhood Analysis, Belhaven, North Carolina, included the following statement:







*Blight is revealed in a number of ways in Belhaven. There is, for example, physical deterioration of housing, the presence of rubbish piles, and lots filled with junk and overgrown with weeds. (p. 7)*

This observation was echoed in the 1976 report Progress Through Management: Belhaven Management Review (N.C. Department of Natural and Economic Resources, 1976). In its review of Belhaven, the report stated,

*Physically, the community is in various stages of decay and neglect. Weeds and trash are common throughout. Wynn's Gut is littered with sunken boats and the remains of piers. Vacant lots and buildings and general deterioration accent the drab visual appearance the town projects. (p. 2)*

While it is obvious that much more than neighborhood cleanup and beautification are needed to improve housing in Belhaven, the institution of these programs will have an immediate positive effect on the neighborhood environment. As a result, additional pride will be engendered in the community which may lead to a concerted effort to improve living conditions throughout Belhaven.

#### Citizen Participation

A major element in the success of any planning and development effort is citizen involvement. For this reason, it is important to involve citizens in the planning and development process. This involvement is especially necessary in the housing planning process since the recommendations of the plan, if implemented, will directly affect the citizens of the community. In realization of this fact, an objective of this plan is to develop a citizen participation program to insure citizen participation in the housing activities of the town. This program can be coordinated with such projects as the citizen education program aimed at informing the residents of the availability of various housing programs and the goal formulation process





undertaken prior to the development of the 1976 Land Development Plan.

### Evaluation

In order to monitor the progress made toward achievement of the goal and objectives contained in this document, it is recommended that a progress assessment be made at the end of each fiscal year. This assessment should be made by the planning board with recommendations forwarded to the town board. In some instances, it may be necessary to re-prioritize objectives while in other instances implementation of objectives may be ahead of schedule. In addition, the evaluation process should be flexible enough to allow for unexpected conditions and other factors beyond the control of local government which may hinder implementation activities. (A plan evaluation form is included in the Appendix.)





APPENDIX

HOUSING

ANNUAL OBJECTIVE EVALUATION FORM

- A. STATED OBJECTIVE
- B. OBJECTIVE ATTAINMENT YEAR
- C. PROGRESS MADE TOWARD IMPLEMENTING OBJECTIVE
- D. ANTICIPATED PROBLEMS, IF ANY
- E. RECOMMENDATION

---

Planning Board Chairman

---

Date





## Assessments

The environmental and historic assessments discussed in the 1978 Addendum to the 1976 Belhaven Land Development Plan (land use element) are applicable to this housing element.











